

3. (Amended) The system according to claim 2, wherein said active module contains code which is executed by said programmable controller in said network access device such that at least part of said unencrypted information is [displayed] provided to said customer who is requested to enter a first identifier related to said customer's financial account.

9. (Amended) The system according to claim 3, wherein the [displayed] provided unencrypted information includes a name of said financial institution maintaining said customer's financial account.

10. (Amended) The system according to claim 3, wherein the [displayed] provided unencrypted information includes an audio message pertaining to said financial institution maintaining said customer's financial account.

11. (Amended) The system according to claim 3, wherein the [displayed] provided unencrypted information includes advertising information pertaining to said financial institution maintaining said customer's financial account.

REMARKS

Favorable reconsideration and allowance of the claims of the present application, as amended, is respectfully requested.

In an Office Action dated June 20, 2001, the Examiner rejected claim 10 under 35 U.S.C. §112, first paragraph as containing subject matter which was not described in the specification in such a way as to enable one of ordinary skill in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention. In order to more particularly point out the features of the invention and to conform claims to